

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Edna Leon Rosario  
 Debtor

Case No. 15-17196-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Sep 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2016.

db +Edna Leon Rosario, 3517 Rand Street, Philadelphia, PA 19134-1304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor MidFirst Bank agornall@kmllawgroup.com, bkgroup@kmllawgroup.com  
 JEROME B. BLANK on behalf of Creditor PHH Mortgage Corporation et. al. paeb@fedphe.com  
 JOSEPH ANGEO DESSOYE on behalf of Creditor PHH MORTGAGE CORPORATION F/K/A PHH MORTGAGE SERVICES CORPORATION paeb@fedphe.com  
 JOSEPH PATRICK SCHALK on behalf of Creditor PHH MORTGAGE CORPORATION F/K/A PHH MORTGAGE SERVICES CORPORATION paeb@fedphe.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
 MICHAEL SETH SCHWARTZ on behalf of Debtor Edna Leon Rosario msbankruptcy@verizon.net  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Edna Leon Rosario	<u>Debtor</u>	CHAPTER 13
MidFirst Bank	<u>Movant</u>	NO. 15-17196 AMC
vs.		
Edna Leon Rosario	<u>Debtor</u>	11 U.S.C. Section 362
William C. Miller Esq.	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by Movant on Debtor's residence is **\$1,791.73**, which breaks down as follows;

Post-Petition Payments:	June 1, 2016 through August 1, 2016 at \$240.97
Late Charges:	June 16, 2016 through August 16, 2016 at \$9.63
Accrued Late Charges	February 16, 2016 through March 16, 2016 at \$9.75, April 16, 2016 at \$9.63
Fees & Costs Relating to Motion:	\$1,026.00 (\$850.00 MFR Fee; \$176.00 Court Filing Fee)
Post-Petition Suspense	(\$15.20)
<b>Total Post-Petition Arrears</b>	<b>\$1,791.73</b>

2. Debtor shall cure said arrearages in the following manner;
  - a). Debtor shall tender a payment of **\$796.10** by August 31, 2016;
  - b). Beginning September 1, 2016 and continuing through February 1, 2017, until the arrearages are cured, Debtor shall pay the present regular monthly payment of **\$240.97** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$165.94** for the months of September 2016 through January 2017 and an installment payment of **\$165.93** for the month of February 2017 towards the arrearages on or before the last day of each month at the address below;
  - c). Maintenance of current monthly mortgage payments to Movant thereafter.

**MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118**

3. Should Debtor provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 1, 2016

/s/ Joshua I. Goldman, Esquire

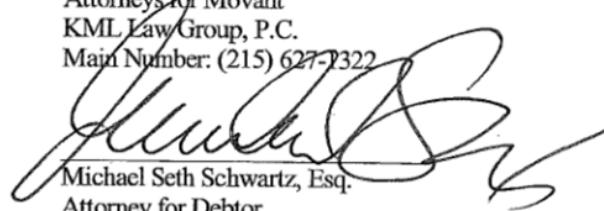
Joshua I. Goldman, Esquire

Attorneys for Movant

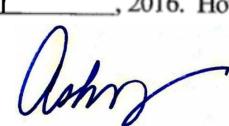
KML Law Group, P.C.

Main Number: (215) 627-7322

Date: 9-7-16

  
Michael Seth Schwartz, Esq.  
Attorney for Debtor

Approved by the Court this 8th day of September, 2016. However, the court retains discretion regarding entry of any further order.

  
Bankruptcy Judge  
Ashely M. Chan